

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-20194-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Maria G. Carratura
1324 Anchor Ave
Beachwood, NJ 08722

Jospeh B Carratura
1324 Anchor Ave
Beachwood, NJ 08722

Social Security No.:

xxx-xx-5155

xxx-xx-8094

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 2, 2017.

On August 31, 2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: October 3, 2018

Time: 10:00 AM

Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 4, 2018

JAN: wdr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maria G. Carratura
 Joseph B Carratura
 Debtors

Case No. 17-20194-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 185

Page 1 of 3
 Total Noticed: 62

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db/jdb
 cr +Maria G. Carratura, Joseph B Carratura, 1324 Anchor Ave, Beachwood, NJ 08722-3202
 +First Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610,
 229 Broad Street, Red Bank, NJ 07701-2009
 cr +Mid America Mortgage, Inc., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 516832537 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 516832533 AllianceOne Receivables Management Inc., PO Box 11357, Tacoma, WA 98411-0357
 516832535 +Alltran Financial LP, PO box 610, Sauk Rapids, MN 56379-0610
 516967579 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516832541 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
 516832542 +Collection Bureau Of A, 25954 Eden Landing Rd, Hayward, CA 94545-3837
 516832543 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 516832545 ERC, Po Box 23870, Jacksonville, FL 32241-3870
 516832546 +ERS Solutions, Inc, PO Box 9004, Renton, WA 98057-9004
 516832548 +Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
 516832549 +Foreclosure Processing Services, Superior Court Clerk s Office,
 25 W. Market Street, 6th Floor, North Wi, Trenton, NJ 08611-2148
 516832550 GC Services, P.O. Box 3865, Houston, TX 77253
 516832551 +Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
 517106254 +JCPL, Firstenergy, 101 Crawfords Corner Rd, Bldg # 1 Stel-511, Holmdel, NJ 07733-1976
 516832556 Jersey Central Power and Light, PO Box 16001, Reading, PA 19612-6001
 516832560 +Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 517116222 +MID AMERICA MORTGAGE, INC., Loancare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 516832562 Mercantile Adjustment Bureau, LLC, P.O. Box 9055, Williamsville, NY 14231-9055
 516832563 Merchants Credit Gide Co., 223 W Jackson Vlyd #400.00, Chicago, IL 60606
 516832564 +Mid America Mortgage Inc, 15301 Spectrum Dr #405, Addison, TX 75001-6877
 516832568 +NJ E-ZPass Violation Processing Ctr, PO Box 4971, Trenton, NJ 08650-4971
 516889334 +NJ Turnpike Authority, Att: Mark Schneider, 581 Main St POB 5042,
 Woodbridge, NJ 07095-5042
 516832567 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516832569 +Northland Group Inc, P.O. Box 390905, Minneapolis, MN 55439-0905
 516832570 Ocean County Court Special Civil Part, P.O. Box 2191, Toms River, NJ 08754-2191
 516832571 +Phelan, Hallinan, Diamond & Jones PC, 400 Fellowship Rd, Suite 100,
 Mount Laurel, NJ 08054-3437
 516832572 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 516832574 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
 517015615 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507
 517023847 +TD Bank, Att: Richard Tracy, 30 Montgomery St Ste 1205, Jersey City, NJ 07302-3835
 516832578 TRI-State Adjustments, Inc, PO Box 3219, La Crosse, WI 54602-3219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 04 2018 23:41:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 04 2018 23:41:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516847301 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 04 2018 23:41:48
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088
 516832538 +E-mail/Text: legal@arsnational.com Sep 04 2018 23:41:10 ARS National Services, Inc,
 PO Box 1259, Oaks, PA 19456-1259
 516832534 +E-mail/Text: roy.buchholz@allianceoneinc.com Sep 04 2018 23:40:41
 AllianceOne Receivables Management, Inc., P.O. Box 3111, Southeastern, PA 19398-3111
 516832536 E-mail/Text: ally@ebn.phinsolutions.com Sep 04 2018 23:40:41 Ally, PO Box 380902,
 Bloomington, MN 55438-0902
 516832539 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2018 23:47:06 Capital One,
 15000 Capital One Dr, Richmond, VA 23238
 516832540 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2018 23:47:06
 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 516832544 +E-mail/Text: bknotice@ercbpo.com Sep 04 2018 23:41:44 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 516832547 +E-mail/Text: nculp@firstffcu.com Sep 04 2018 23:42:27 First Financial Fed Cu, Po Box 1172,
 Toms River, NJ 08754-1172
 516950367 E-mail/Text: laura@redbanklaw.com Sep 04 2018 23:40:42
 First Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC,
 PO Box 610, Red Bank, NJ 07701-0610
 516832554 E-mail/Text: cio.bncmail@irs.gov Sep 04 2018 23:41:01 Internal Revenue Service,
 44 South Clinton Ave, Trenton, NJ 08601
 516832557 +E-mail/Text: srivera@jncollect.com Sep 04 2018 23:41:26 Jonathan Neil & Associates, Inc,
 Po Box 7000, Tarzana, CA 91357-7000
 516832558 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 04 2018 23:40:49 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

District/off: 0312-3

User: admin
Form ID: 185

Page 2 of 3
Total Noticed: 62

Date Rcvd: Sep 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516832561 +E-mail/Text: laura@redbanklaw.com Sep 04 2018 23:40:42 McKenna, Dupont, Higgins & Stone,
229 Broad Street, Red Bank, NJ 07701-2009
516832565 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 04 2018 23:41:33 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517086605 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 04 2018 23:41:33 Midland Funding LLC,
PO Box 2011, Warren MI 48090-2011
516832566 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 04 2018 23:41:33 Midland Funding, LLC,
PO Box 603, Oaks, PA 19456-0603
517104170 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:58:49
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541
517094726 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:58:49
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517094819 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:58:54
Portfolio Recovery Associates, LLC, c/o Wal-Mart, POB 41067, Norfolk VA 23541
516832573 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:46:42
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516832575 +E-mail/Text: bkrpt@retrievalmasters.com Sep 04 2018 23:41:33 RMCB, P.O. Box 1235,
Elmsford, NY 10523-0935
516832576 +E-mail/Text: bankruptcy@sccompanies.com Sep 04 2018 23:42:42 Seventh Avenue, 1112 7th Ave,
Monroe, WI 53566-1364
516909066 +E-mail/Text: bankruptcy@sccompanies.com Sep 04 2018 23:42:42 Seventh Avenue,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516836708 +E-mail/PDF: gecsed@recoverycorp.com Sep 04 2018 23:46:37 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516832577 E-mail/Text: bankruptcy@td.com Sep 04 2018 23:41:41 Td Bank N.A., 70 Gray Rd,
Portland, ME 04105
516944820 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 04 2018 23:46:21 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516832559 LoanCare
516832552* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Honda Financial Services, PO Box 65507,
Wilmington, DE 19808-0507)
516832555* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Services, P.O. Box 9052,
Andover, MA 01810-9052)
516832553* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Mid America Mortgage, Inc. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor First Financial Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
U.S. Trustee USTFRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin
Form ID: 185

Page 3 of 3
Total Noticed: 62

Date Rcvd: Sep 04, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Yakov Rudikh on behalf of Joint Debtor Jospeh B Carratura yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
Yakov Rudikh on behalf of Debtor Maria G. Carratura yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 8